<u>**Amendments to the Claims**</u>:

Please cancel claims 2, 3, 25, 26, 48, and 49 without prejudice.

The following listing of claims will replace all prior versions and/or listings of claims in the application.

Listing of Claims:

1.   (Currently amended): A method for processing insurance claims between a user system and an insurance claim processing system, comprising:

a computer system of the insurance claim processing system receiving an XML message from the user system, wherein the XML message comprises information in accordance with an XML schema used by the insurance claims processing system;

the computer system of the insurance claim processing system assessing the received XML message using a data structure language, the assessing comprising:

parsing the received XML message in accordance with the XML schema used by the insurance claims processing system; and

comparing a portion of the parsed XML message to an XML file that defines allowable XML data types to validate the received XML message;

performing, ~~an action~~ using the insurance claim processing system, ~~wherein the action performed is an action~~ a bodily injury trauma severity calculation requested in the received XML message, wherein performing the bodily injury trauma severity calculation comprises determining a bodily injury trauma severity points value relative to a severity of a bodily injury, wherein the bodily injury trauma severity points value relative to the severity of the bodily injury is determined based on rules preset by a user, and wherein the bodily injury trauma severity calculation ~~action~~ is performed in response to the insurance claim processing system receiving the XML message; and

returning ~~a result of the performed action~~ to the user system the bodily injury trauma severity points value determined in the bodily injury trauma severity calculation requested in the received XML message.

2-3.   (Cancelled)

4.   (Currently amended): The method of claim 2, ~~wherein the result includes~~ further comprising returning to the user system a recommended settlement amount.

5.   (Currently amended): The method of claim 1, wherein the ~~action~~ bodily injury trauma severity calculation is performed on a database coupled to the insurance claim processing system for at least one insurance claim corresponding with the received XML message, wherein the corresponding insurance claim is identified in the received XML message.

6.   (Currently amended): The method of claim 5, ~~wherein the action includes~~ further comprising deleting an insurance claim from the database.

7.   (Currently amended): The method of claim 5, ~~wherein the action includes~~ further comprising sending information about the insurance claim in the database to the user system.

8.   (Currently amended): The method of claim 5, ~~wherein the action includes~~ further comprising receiving information about an insurance claim to store in the database.

9.   (Currently amended): The method of claim 1, ~~wherein performing an action includes~~ further comprising storing settlement information for an insurance claim.

10.   (Previously presented): The method of claim 1, wherein an XML document accessible by the insurance claim processing system defines at least one of available

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actions, protocol to invoke an action, and an expected structure for data received in the XML message.

11. (Original): The method of claim 10, wherein a binding for the XML document includes at least one of the protocol and expected structure for a received message.

12. (Cancelled).

13. (Currently amended): The method of claim 1, further comprising sending a confirmation message that the requested ~~action~~ bodily injury trauma severity calculation was successfully performed from the insurance claim processing system to the user system.

14. (Currently amended): The method of claim 1, ~~wherein assessing the received XML message using a data structure language~~ further compris~~ing~~ es:

comparing ~~the~~ at least one other received XML message to a predefined XML format, wherein the at least one other received XML message is not in the predefined XML format, and

discarding the at least one other received XML message ~~if the received XML message is not in the predefined XML format.~~

15. (Currently amended): The method of claim 1, ~~wherein assessing the received XML message using a data structure language~~ further compris~~ing~~ es:

comparing ~~the~~ at least one other received XML message to a predefined XML format, wherein the at least one other received XML message is not in the predefined XML format, and

returning an error message to the user system for the at least one other received XML message ~~if the received message is not in the predefined XML format.~~

16. (Previously presented): The method of claim 1, wherein the received XML message includes an insurance claim identifier and an insurance claimant identifier.

17. (Currently amended): The method of claim 1, wherein the ~~bodily injury trauma severity calculation action~~ includes sending information about an insurance claim, and wherein the received XML message includes an XML tag name for a requested piece of data.

18. (Currently amended): The method of claim 1, wherein the ~~bodily injury trauma severity calculation action~~ comprises importing insurance claim data and wherein the received XML message includes an XML tag name for data to be imported.

19. (Currently amended): The method of claim 1, ~~wherein the action includes~~ further comprising updating settlement information for an insurance claim in the database and wherein the data in the received XML message includes a settlement date or settlement amount.

20. (Previously presented): The method of claim 1, wherein the data in the received XML message includes at least one of insurance claimant information, insured information, adjustments, and settlement information.

21. (Previously presented): The method of claim 1, wherein data in the received XML message includes a diagnostic code.

22. (Currently amended): The method of claim 1, ~~wherein the action includes~~ further comprising storing information about an insurance claim and wherein the information to be stored is reviewed prior to being stored in a database to determine if a demonstrable injury exists.

23. (Currently amended): The method of claim 1, ~~wherein the action includes~~ <u>further comprising</u> retrieving information about an insurance claim, and wherein if no XML tag name is specified in the received XML message, substantially all of the data for the insurance claim is sent to the user system.

24. (Currently amended): An insurance claim processing system, comprising:

a CPU;

a memory coupled to the CPU, wherein the memory comprises program instructions executable to implement:

receiving an XML message from the user system, wherein the XML message comprises information in accordance with an XML schema used by the insurance claims processing system;

assessing the received XML message using a data structure language, the assessing comprising:

parsing the received XML message in accordance with the XML schema used by the insurance claims processing system; and

comparing a portion of the parsed XML message to an XML file that defines allowable XML data types to validate the received XML message;

performing<u>,</u> ~~an action~~ using the insurance claim processing system, ~~wherein the action performed is an action~~ <u>a bodily injury trauma severity calculation</u> requested in the received XML message, <u>wherein performing the bodily injury trauma severity calculation comprises determining a bodily injury trauma severity points value relative to a severity of a bodily injury, wherein the bodily injury trauma severity points value relative to the severity of the bodily injury is determined based on rules preset by a user,</u> and wherein the <u>bodily injury trauma severity calculation</u> ~~action~~ is performed in response to the insurance claim processing system receiving the XML message; and

returning ~~a result of the performed action~~ to the user system <u>the bodily injury trauma severity points value determined in the bodily injury trauma severity calculation requested in the received XML message.</u>

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25-26.   (Cancelled)

27.   (Currently amended): The system of claim 25, ~~wherein the result includes~~ further comprising returning to the user system a recommended settlement amount.

28.   (Currently amended): The system of claim 24, wherein the ~~action~~ bodily injury trauma severity calculation is performed on a database coupled to the insurance claim processing system for at least one insurance claim corresponding with the received XML message, wherein the corresponding insurance claim is identified in the received message.

29.   (Currently amended): The system of claim 28, ~~wherein the action includes~~ further comprising deleting an insurance claim from the database.

30.   (Currently amended): The system of claim 28, ~~wherein the action includes~~ further comprising sending information about the insurance claim in the database to the user system.

31..   (Currently amended): The system of claim 28, ~~wherein the action includes~~ further comprising receiving information about an insurance claim to store in the database.

32.   (Currently amended): The system of claim 24, ~~wherein performing an action includes~~ further comprising storing settlement information for an insurance claim.

33.   (Previously presented): The system of claim 24, wherein an XML document accessible by the insurance claim processing system defines at least one of available actions, protocol to invoke an action, and an expected structure for data received in the XML message.

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34.   (Previously presented): The system of claim 33, wherein a binding for the XML document includes at least one of the protocol and expected structure for a received XML message.

35.   (Cancelled).

36.   (Currently amended): The system of claim 24, wherein the program instructions are further executable to implement sending a confirmation message that the requested ~~action~~ bodily injury trauma severity calculation was successfully performed from the insurance claim processing system to the user system.

37.   (Currently amended): The system of claim 24, ~~wherein assessing the received XML message using a data structure language comprises~~ the program instructions executable to implement:

        comparing ~~the~~ at least one other received XML message to a predefined XML format, wherein the received XML message is not in the at least one other predefined XML format, and

        discarding the at least one other received XML message ~~if the received XML message is not in the predefined XML format.~~

38.   (Currently amended): The system of claim 24, ~~wherein assessing the received XML message using a data structure language comprises~~ the program instructions executable to implement:

        comparing the received XML message to a predefined XML format, wherein the received XML message is not in predefined XML format, and

        returning an error message to the user system for the at least one other received XML message ~~if the received XML message is not in the predefined XML format.~~

39.   (Currently amended): The system of claim 24, wherein the received XML message includes an insurance claim identifier and an insurance claimant identifier.

40. (Currently amended): The system of claim 24, wherein the ~~bodily injury trauma severity calculation action~~ includes sending information about an insurance claim, and wherein the received XML message includes an XML tag name for a requested piece of data.

41. (Currently amended): The system of claim 24, wherein the ~~bodily injury trauma severity calculation action~~ comprises importing insurance claim data and wherein the received XML message includes an XML tag name for data to be imported.

42. (Currently amended): The system of claim 24, ~~wherein the action includes~~ further comprising updating settlement information for an insurance claim in the database and wherein the data in the received XML message includes a settlement date or settlement amount.

43. (Previously presented): The system of claim 24, wherein the data in the received XML message includes at least one of insurance claimant information, insured information, adjustments, and settlement information.

44. (Previously presented): The system of claim 24, wherein data in the received XML message includes a diagnostic code.

45. (Currently amended): The system of claim 24, ~~wherein the action includes~~ further comprising storing information about an insurance claim and wherein the information to be stored is reviewed prior to being stored in a database to determine if a demonstrable injury exists.

46. (Currently amended): The system of claim 24, ~~wherein the action includes~~ further comprising retrieving information about an insurance claim, and wherein if no XML tag

name is specified in the received XML message, substantially all of the data for the insurance claim is sent to the user system.

47.   (Currently amended): A computer readable storage medium readable by a machine, ~~comprising~~ tangibly embodying program instructions stored thereon, wherein the program instructions are executable by the machine to perform methods steps including ~~implement~~:

    receiving an XML message from the user system, wherein the XML message comprises information in accordance with an XML schema used by the insurance claims processing system;

    assessing the received XML message using a data structure language, the assessing comprising:

        parsing the received XML message in accordance with the XML schema used by the insurance claims processing system; and

        comparing a portion of the parsed XML message to an XML file that defines allowable XML data types to validate the received XML message;

    performing, ~~an action~~ using the insurance claim processing system, ~~wherein the action performed is an action~~ a bodily injury trauma severity calculation requested in the received XML message, wherein performing the bodily injury trauma severity calculation comprises determining a bodily injury trauma severity points value relative to a severity of a bodily injury, wherein the bodily injury trauma severity points value relative to the severity of the bodily injury is determined based on rules preset by a user, and wherein the bodily injury trauma severity calculation ~~action~~ is performed in response to the insurance claim processing system receiving the XML message; and

    returning ~~a result of the performed action~~ to the user system the bodily injury trauma severity points value determined in the bodily injury trauma severity calculation requested in the received XML message.

48-49. (Cancelled)

50.   (Currently amended): The computer readable storage medium of claim 48, ~~wherein the result includes~~ further comprising returning to the user system a recommended settlement amount.

51.   (Currently amended): The computer readable storage medium of claim 47, wherein the ~~action~~ bodily injury trauma severity calculation is is performed on a database coupled to the insurance claim processing system for at least one insurance claim corresponding with the received XML message, wherein the corresponding insurance claim is identified in the received XML message.

52.   (Currently amended): The computer readable storage medium of claim 51, ~~wherein the action includes~~ further comprising deleting an insurance claim from the database.

53.   (Currently amended): The computer readable storage medium of claim 51, ~~wherein the action includes~~ further comprising sending information about the insurance claim in the database to the user system.

54.   (Currently amended): The computer readable storage medium of claim 51, ~~wherein the action includes~~ further comprising receiving information about an insurance claim to store in the database.

55.   (Currently amended): The computer readable storage medium of claim 47, ~~wherein performing an action includes~~ further comprising storing settlement information for an insurance claim.

56.   (Previously presented): The computer readable storage medium of claim 47, wherein an XML document accessible by the insurance claim processing system defines at least one of available actions, protocol to invoke an action, and an expected structure for data received in the XML message.

57.   (Previously presented): The computer readable storage medium of claim 56, wherein a binding for the XML document includes at least one of the protocol and expected structure for a received XML message.

58.   (Cancelled).

59.   (Currently amended): The computer readable storage medium of claim 47, wherein the program instructions are further executable to implement sending a confirmation message that the requested ~~action~~ bodily injury trauma severity calculation was successfully performed from the insurance claim processing system to the user system.

60.   (Currently amended): The computer readable storage medium of claim 47, ~~wherein assessing the received XML message using a data structure language comprises~~ the program instructions further executable to implement:

   comparing ~~the~~ at least one other received XML message to a predefined XML format, wherein the received XML message is not in the predefined XML format, and

   discarding the received XML message ~~if the received XML message is not in a predefined XML format~~.

61.   (Currently amended): The computer readable storage medium of claim 47, ~~wherein assessing the received XML message using a data structure language comprises~~ the program instructions further executable to implement:

   comparing ~~the~~ at least one other received XML message to a predefined XML format, wherein the received XML message is not in the predefined XML format, and

   returning an error message to the user system for the at least one other received XML message ~~if the received XML message is not in the predefined XML format~~.

62.   (Previously presented): The computer readable storage medium of claim 47, wherein the received XML message includes an insurance claim identifier and an insurance claimant identifier.

63.   (Currently amended): The computer readable storage medium of claim 47, wherein the bodily injury trauma severity calculation ~~action~~ includes sending information about an insurance claim, and wherein the received XML message includes an XML tag name for a requested piece of data.

64.   (Currently amended): The computer readable storage medium of claim 47, wherein the bodily injury trauma severity calculation ~~action~~ comprises importing insurance claim data and wherein the received XML message includes an XML tag name for data to be imported.

65.   (Currently amended): The computer readable storage medium of claim 47, ~~wherein the action includes~~ further comprising updating settlement information for an insurance claim in the database and wherein the data in the received XML message includes a settlement date or settlement amount.

66.   (Previously presented): The computer readable storage medium of claim 47, wherein the data in the received XML message includes at least one of insurance claimant information, insured information, adjustments, and settlement information.

67.   (Previously presented): The computer readable storage medium of claim 47, wherein data in the received XML message includes a diagnostic code.

68.   (Currently amended): The computer readable storage medium of claim 47, ~~wherein the action includes~~ further comprising storing information about an insurance claim and wherein the information to be stored is reviewed prior to being stored in a database to determine if a demonstrable injury exists.

69.   (Currently amended): The computer readable storage medium of claim 47, ~~wherein the action includes~~ further comprising retrieving information about an insurance claim, and wherein if no XML tag name is specified in the received XML message, substantially all of the data for the insurance claim is sent to the user system.

70.   (Currently amended): The method of claim 1, wherein ~~the XML schema is defined by~~ at least a Web Service Description Language (WSDL) document and an XML document ~~that~~ define one or more actions that a user can invoke and a structure of XML data required to invoke the one or more actions.

71.   (Currently amended): The system of claim 24, wherein ~~the XML schema is defined by~~ at least a Web Service Description Language (WSDL) document and an XML document ~~that~~ define one or more actions that a user can invoke and a structure of XML data required to invoke the one or more actions.

72.   (Currently amended): The computer readable storage medium of claim 47, ~~wherein the XML schema is defined by~~ at least a Web Service Description Language (WSDL) document and an XML document ~~that~~ define one or more actions that a user can invoke and a structure of XML data required to invoke the one or more actions.